

09/643,021

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Issue Patent Application of

Colleen Wallace et al.

Application No.: 09/643,021

Filed: August 21, 2000

For: METHOD AND APPARATUS FOR  
NEW ACCOUNTS PROGRAM

Group Art Unit: 3621

Examiner: D.Q. Le

**REPLY UNDER 37 CFR 1.116 IN  
RESPONSE TO OFFICE ACTION  
MAILED JANUARY 20, 2004**

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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited  
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STALLMAN & POLLOCK LLP

Dated: 03/17/2004

By: [Signature]

Janet Chan

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 20, 2004, Applicants respectfully  
respond as follows, and reconsideration is requested:

**Amendment to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 9 of this paper.

**RECEIVED**

MAR 24 2004

**GROUP 3600**

Atty Docket No.: SCHB-1500